

JWV/EWB November 2016

**UNITED STATES DISTRICT COURT
FOR THE NORTHERN DISTRICT OF ALABAMA
WESTERN DIVISION**

UNITED STATES)	
)	
v.)	CASE NO:
)	
JOHN KEVIN VANN)	
Defendant.)	

INFORMATION

The United States Attorney charges that:

Introduction

1. John Kevin Vann has been employed in the banking industry for over twenty years.
2. BankTrust Bank was a financial institution insured by the Federal Deposit Insurance Corporation (FDIC). In March 2013, BankTrust Bank became Trustmark National Bank. Trustmark National Bank is insured by the FDIC.
3. At all times relevant to this Information, John Kevin Vann served as the Community Bank President of Bibb County, Alabama or an equivalent position for BankTrust Bank or Trustmark National Bank.

4. At all times relevant to this Information, John Kevin Vann had access to names, addresses, dates of birth, social security numbers, credit information, and other personal identifying information as a result of his position as a banker.

COUNTS ONE through THIRTY-ONE
Bank Fraud (18 U.S.C. § 1344)

5. The United States Attorney re-alleges and incorporates as if fully set forth herein Paragraphs 1 through 4 of this Information.

6. From on or about October 11, 2011, until on or about March 7, 2014, in the Northern District of Alabama and elsewhere, the defendant,

JOHN KEVIN VANN,

knowingly devised and intended to devise a scheme and artifice to defraud BankTrust Bank and Trustmark National Bank, institutions then insured by the Federal Deposit Insurance Corporation, of monies and funds and to obtain the monies and funds, owned by and under the custody and control of BankTrust Bank and Trustmark National Bank, by means of materially false and fraudulent pretenses, representations, and promises.

THE SCHEME AND ARTIFICE

7. It was part of the scheme and artifice that Defendant VANN took out loans from Bank Trust Bank and Trustmark National Bank (hereinafter “the Bank”) using the names and personal identifying information of other individuals

and business entities without those individuals' or entities' (the "Supposed Loan Applicants'") permission ("the Fraudulent Loans").

8. It was further part of the scheme and artifice that Defendant VANN forged the signatures of the Supposed Loan Applicants on the relevant Bank paperwork to take out the Fraudulent Loans.

9. It was further part of the scheme and artifice that Defendant VANN signed the loan paperwork for the Fraudulent Loans as a representative of the Bank.

10. It was further part of the scheme and artifice that Defendant VANN directed a Bank employee under his supervision and control to notarize the loan paperwork necessary to take out the Fraudulent Loans without the Supposed Loan Applicants.

11. It was further part of the scheme and artifice that Defendant VANN opened deposit accounts in the names of the Supposed Loan Applicants ("the Fraudulent Deposit Accounts") without their permission using their personal information.

12. It was further part of the scheme and artifice that Defendant VANN directed the proceeds of the Fraudulent Loans to the Fraudulent Deposit Accounts, and to cashier's checks made payable to business entities under his control, including JK Properties, and made payable to his creditors.

13. It was further part of the scheme and artifice that Defendant **VANN** made withdrawals from the Fraudulent Deposit Accounts.

14. It was further part of the scheme and artifice that Defendant **VANN** renewed and refinanced Fraudulent Loans using the names, signatures, and personal identifying information of the Supposed Loan Applicants without their permission.

EXECUTION OF THE SCHEME AND ARTIFICE

15. Paragraphs 1 through 14 are re-alleged and incorporated by reference into each count below as though fully set out herein.

16. On or about the date specified below for each Count, in Bibb County, within the Northern District of Alabama, and elsewhere, the defendant,

JOHN KEVIN VANN,

for the purpose of executing and attempting to execute the above-described scheme and artifice to defraud BankTrust Bank and Trustmark National Bank, institutions insured by the Federal Deposit Insurance Corporation, of money and funds and to obtain those monies and funds, which were owned by and under the custody and control of BankTrust Bank and Trustmark National Bank, by means of materially false and fraudulent pretenses, representations, and promises, did knowingly take out loans in the names of the entities specified, on the dates specified below, in the approximate amounts specified below for each Count:

<u>COUNT</u>	<u>APPLICANT</u>	<u>LOAN #</u>	<u>DATE</u>	<u>AMOUNT</u>
1	A.L.	28698686-61972	8/1/2013	\$6,050.00
2	A.L.	28698686-62608	11/19/2013	\$9,550.00
3	B.F.	36074375-00817	2/3/2012	\$9,600.00
4	B.P.	36073989-00777	10/2/2012	\$6,100.00
5	B.P.	28711182-62374	10/25/2013	\$10,050.00
6	Browns Garage	36073039-00671	3/23/2012	\$25,250.00
7	Browns Garage	36073997-778	10/4/2012	\$13,100.00
8	Browns Garage	28638864-51541	4/5/2013	\$45,100.00
9	D.G.	36073484-00727	6/27/2012	\$7,600.00
10	GFX Glass	28100699	5/15/2012	\$5,100.00
11	GFX Glass	36073294-00707	5/30/2012	\$6,600.00
12	GFX Glass	36073294-00754	8/6/2012	\$2,850.00
13	GFX Glass	28611465-55082	5/2/2013	\$10,250.00
14	GFX Glass	28611465-62313	10/21/2013	\$12,650.00
15	J.B.	36074565-00834	12/27/2012	\$3,500.00
16	J.B.	28699163-62001	7/23/2013	\$7,550.00
17	J.H.	28100629	12/20/2011	\$2,850.00
18	J.H.	36074110-00789	10/25/2012	\$5,600.00
19	J.H.	28701571-62660	9/16/2013	\$8,137.00
20	J.C.	36074730-00851	1/28/2013	\$4,100.00
21	J.C.	28590578-66145	3/7/2014	\$6,342.68
22	J.G.	26764704-58859	2/10/2014	\$9,820.00
23	J.A.	28100666	3/14/2012	\$2,500.00
24	M.G.	36073815-00760	8/20/2012	\$4,100.00
25	M.G.	36073906-00770	9/7/2012	\$5,600.00
26	M.G.	28710598-62288	10/4/2013	\$10,050.00
27	M.J.	28715498-62387	12/18/2013	\$8,050.00
28	P.P.	28100595	10/11/2011	\$8,000.00
29	P.P.	36072866-00642	1/18/2012	\$9,350.00
30	W.J.	28100648	1/31/2012	\$6,600.00
31	W.J.	36073443-00723	6/20/2012	\$7,875.00

All in violation of Title 18, United States Code, Section 1344.

NOTICE OF FORFEITURE
[18 U.S.C. § 982(a)(2)(A)]

1. The allegations contained in Counts 1 through 31 of this Information are hereby re-alleged and incorporated by reference for the purpose of alleging forfeitures pursuant to Title 18, United States Code, Section 982(a)(2)(A).

2. Upon conviction of one or more of the offenses alleged in Counts 1 through 31 of this Information, the defendant, **JOHN KEVIN VANN**, shall forfeit to the United States of America, pursuant to Title 18, United States Code Section 981(a)(2)(A) and Title 28, United States Code, Section 2461(c), any property constituting and derived from proceeds traceable to such offenses.

3. If any of the property described above, as a result of any act and omission of the defendant:

- a. Cannot be located upon the exercise of due diligence;
- b. Has been transferred and sold to, and deposited with, a third party;
- c. Has been placed beyond the jurisdiction of the court;
- d. Has been substantially diminished in value; and
- e. Has been commingled with other property which cannot be divided without difficulty,

it is the intent of the United States, pursuant to Title 21, United States Code, Section 853(p), to seek forfeiture of any other property of said defendants up to the value of the above-described forfeitable property.

JOYCE WHITE VANCE
United States Attorney

/s/ *Electronic Signature*
ERICA WILLIAMSON BARNES
Assistant United States Attorney